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B 1 (Official Form 1) (1/08)	Doc	cument [Page 1 o	of 33			
United States Ba	akruptcy Co	ourt			,	oluntary Petit	ion
Name of Debtor (if individual, enter Last, First, Middle Smith, Vernée, Michelle	e):	<u> </u>	Name of J	oint Debtor	(Spouse) (Last, First,	, Middle):	had calacidate
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					by the Joint Debtor iden, and trade names		TS
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D (if more than one, state all):). (ITIN) No./	/Complete EIN		ligits of Socian one, state		axpayer I.D. (Fl	TN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and Sta 5854 N. Kenmore Ave., #4B	ite):		Street Add	lress of Join	t Debtor (No. and Str	reet, City, and Si	tate):
Chicago, IL	ZIP (CODE 60660				1	ZIP CODE
County of Residence or of the Principal Place of Busin	ness: C OO	K	County of	Residence (or of the Principal Pla		
Mailing Address of Debtor (if different from street add			Mailing A	ddress of Jo	int Debtor (if differer	nt from street ad	dress):
		CODE					ZIP CODE
Location of Principal Assets of Business Debtor (if diff	ferent from st	treet address above):	;			Ē	ZIP CODE
Type of Debtor (Form of Organization)	(Check on	Nature of Busine box.)	ess		Chapter of Bank the Petition i	<u>-</u>	nder Which
(Check one box.) ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Sing 11 1 Con Clea	alth Care Business gle Asset Real Estat U.S.C. § 101(51B) froad ckbroker nmodity Broker aring Bank	e as defined in	,	Chapter 9 Chapter 11 Chapter 12 Chapter 13	Recognition Main Proce Chapter 15 Recognition Nonmain P	Petition for n of a Foreign
	Oth-					nture of Debts neck one box.)	
	☐ Deb	Tax-Exempt Ent Check box, if applic otor is a tax-exempt of er Title 26 of the Ur e (the Internal Reven	able.) organization nited States	dei § 1 inc per	obts are primarily con- bits, defined in 11 U.S. 101(8) as "incurred by dividual primarily for rsonal, family, or hou ld purpose."	S.C. be yan a	ebts are primarily usiness debts.
Filing Fee (Check one bo	x.)		Check one		Chapter 11	Debtors	
Full Filing Fee attached.					business debtor as de	efined in 11 U.S	.C. § 101(51D).
Filing Fee to be paid in installments (applicable to signed application for the court's consideration ce unable to pay fee except in installments. Rule 100	ertifying that	the debtor is	Check if:				
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with Acceptances of the plan				tes) are less than \$2,1 boxes: led with this petition.	90,000.		
Statistical/Administrative Information							THIS SPACE IS FOR
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.							
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1,006- 5,000] 0,001- 5,000	25,001- 50,000	50,901- 100,000	Over 100,000	
\$0 to \$50,001 to \$100,001 to \$500,001 \$550,000 \$100,000 \$500,000 to \$1	\$1,000,001 to \$10 million	to \$50 to] 50,000,001 \$100 illion	\$100,000,00 to \$500 million	01 \$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	[7]	О г	1	П	П		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$50,000 to \$1	\$1,000,001 to \$10 million	to \$50 to	50,000,001	\$100,000,00 to \$500 million	5500,000,001 to \$1 billion	More than \$1 billion	

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	Page 2 of 33	Page 2		
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): Vernée Smith			
All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional sheet.))		
Location Where Filed: N/A	Case Number:	Date Filed:		
Location Where Filed: N/A	Case Number:	Date Filed:		
Where Filed: N/A Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	Wester of this Delstor (If more than one, attach ad	distant sheet)		
Name of Debtor:	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and	(To be completed if debtor whose debts are primarily c	is an individual		
10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter !1.)	I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	e foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the		
Exhibit A is attached and made a part of this petition.	X Signature of Attorney for Debtor(s) ((Date)		
P-1 P-1		Date)		
Exhibit				
Does the debtor own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	iblic health or safety?		
Yes, and Exhibit C is attached and made a part of this petition.				
☑ No.				
Exhibi	t D			
(To be completed by every individual debtor. If a joint petition is filed	d, each spouse must complete and attac	ch a separate Exhibit D.)		
Exhibit D completed and signed by the debtor is attached and	made a part of this petition.			
If this is a joint petition:				
Exhibit D also completed and signed by the joint debtor is atta	sched and made a part of this petition.			
Information Regarding				
Check any appli Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	icable box.) f business, or principal assets in this District for	180 days immediately		
There is a bankruptcy case concerning debtor's affiliate, general part	tner, or partnership pending in this District.			
has no principal place of business or assets in the United States but i				
Certification by a Debtor Who Resides a (Check all applica				
Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the fol	llowing.)		
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession	circumstances under which the debtor would be	permitted to cure the i, and		
Debtor has included with this petition the deposit with the court of filing of the petition.	fany rent that would become due during the 30-d	lay period after the		
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

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B 1 (Official Form) 1 (1/08)	Page 3 of 33
Voluntary Petition	Page 3
(This page must be completed and filed in every case.)	Name of Debtor(s): Vernée Smith
	vernee Smith
Signature(s) of Debtor(s) (Individual/Joint)	
Organism Cof on Dentarion (industrialment of the Company of the Co	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, 11, 12	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
X	(organization is recognized to the contraction)
Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney) 7734999751 Date 4-20-09	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in I1 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	x
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is recorded the property of
X Signstype of Authorized Individual	partner whose Social-Security number is provided above.
Signature of Authorized Individual Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming
	to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

In re Vernée Smith	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (12/08) - Cont.

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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 4-20-09

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

In re Vernée Smith Debtor	Case No.
	Chapter

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS		ASSETS		LIABILITIES	OTHER
A - Real Property	Yes	1	s	0.00			
B - Personal Property	Yes	3	\$	3,726.56			
C - Property Claimed as Exempt	Yes	1					
D - Creditors Holding Secured Claims	Yes	1			s	0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$		
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3			s	50,392.00	
G - Executory Contracts and Unexpired Leases	Yes	1					
H - Codebtors	Yes	1				·······	
I - Current Income of Individual Debtor(s)	Yes	1					s 1,558.00
J - Current Expenditures of Individual Debtors(s)	Yes	1					\$ 1498.00
T	OTAL	14	\$	3,726.56	\$	50,392.00	

20

B 6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

In re <u>Vernée Smith</u> .	Case No.
Debtor	
	Chapter

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Am	ount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	s	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	s	9,141.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	s	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	s	9,141.00

State the following:

Average Income (from Schedule I, Line 16)	3	1,558.00
Average Expenses (from Schedule J, Line 18)	s	1,498.00
Current Monthly Income (from Form 22A Line 12: OR , Form 22B Line 11: OR , Form 22C Line 20)	s	1,910.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 50,392.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 50,392.00

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B6A (Official Form 6A) (12/07)

la re	Vernée Smith	Cone No.
	Debtor	Case No(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEBUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CŁAIM
N/A				
	Tot	al⊁	0.00	

(Report also on Summary of Schedules.)

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In re	Vernée Smith	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, JOINT, OR CONHAINITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	x			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking: Washington Mutual: Chicago, IL Checking: Dollar Bank: Pittsburgh, PA Savings: Dollar Bank: Pittsburgh, PA		1,085.94
Security deposits with public utilities, telephone companies, landlords, and others.	×			
Household goods and furnishings, including audio, video, and computer equipment.		Queen size bed, 2 end tables, dresser, small book shelf, blender, 2 wood chairs,computer- IL		860.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		150 books, 50 DVDs, 100 CDs, 30 & picture frames - IL		300.00
Wearing apparel.		Skirts/dresses, tops, pants, coats, shoes - IL		500.00
7. Furs and jewelry.		Rings, Necklaces, Bracelets - IL		300.00
Firearms and sports, photo- graphic, and other hobby equipment.		Digital camera, MP3 Player		100.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	×			
10. Annuities. Itemize and name each issuer.	x			1
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

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In re	Vernée Smith ,	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

			ㅌ	CURRENT VALUE OF
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIPE, YOURT, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	×			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	×			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	×			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A ~ Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			

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ln re_	Vernée Smith	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSEAND, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.		Copyrights on 1 Book & 1 Play that I wrote- IL		60.00
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories. 27. Aircraft and accessories.	x x			
28. Office equipment, furnishings, and supplies.		Printer, wireless router - IL		75.00
29. Machinery, fixtures, equipment, and supplies used in business.	×			
30. Inventory.	X			
31. Animals.	×			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	×			
35. Other personal property of any kind not already listed. Itemize.		cell phone		40.00
		continuation sheets attached Tota	>	\$ 3,320.94

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re Vernée Smith ,	Case No.
Debtor	(lf known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

 \Box Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Checking and Savings accounts	735 ILCS 5/12-1001 (b)	1,085.94	1685.94
Household goods and Furnishings	735 ILCS 5/12-1001 (b)	860.00	860.00
Books, DVDs, CDs, Collectibles	735 ILCS 5/12-1001 (b)	300.00	300.00
Wearing appearal- shoes and clothing	735 ILCS 5/12-1001 (#)	500.00	500.00
Jewelry- necklaces, bracelets, rings, etc	735 ILCS 5/12-1001 (b)	300.00	300.00
Digital Camera, MP3 Player	735 ILCS 5/12-1001 (b)	100.00	100.00
Copyrights of own writings	735 ILCS 5/12-1001 (b)	60.00	60.00
Printer, Wireless Router	735 ILCS 5/12-1001 (b)	75,00	75.00
Cell Phone	735 ILCS 5/12-1001 (b)	40.00	75.00
,			

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B 6D (Official Form 6D) (12/07)

In re_Vernée Smith	, Case No.
Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	PORT	CURED TON, IF NY
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.			VALUE 3						
continuation sheets			VALUE \$ Subtotal ▶ (Total of this page)				\$	\$	
			Total ► (Use only on last page)				\$ 0.00	\$	0.00
						L	(Report also on Summary of Schedules.)	(If applicab also on Stat Summary o Liabilities a	istical f Certain

Data.)

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B 6E (Official Form 6E) (12/07)

In re Vernée Smith ,	Case No
Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

The state of the state of the states of the
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re_Vernée Smith	Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farme	er or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Uni	its
Taxes, customs duties, and penalties owing to federal, state, and le	ocal governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Deposit	tory Institution
Claims based on commitments to the FDIC, RTC, Director of the Governors of the Federal Reserve System, or their predecessors or s \$ 507 (a)(9).	Office of Thrift Supervision, Comptroller of the Currency, or Board of successors, to maintain the capital of an insured depository institution. 11 U.S.C.
Claims for Death or Personal Injury While Debtor Was Into	oxicated
Claims for death or personal injury resulting from the operation of frug, or another substance. 11 U.S.C. § 507(a)(10).	f a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
Amounts are subject to adjustment on April 1, 2010, and every thridjustment.	ree years thereafter with respect to cases commenced on or after the date of
	mustion of sate attack of
CONTR	nuation sheets attached

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ln.	TP	Vernée	Smith	
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Debtor

Case No.		
	(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached to Schedule of Subtotals > Creditors Holding Priority Claims (Totals of this page)						\$	\$		
Total> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				s					
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)			>		0.00	0.00			

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In re	Vernée Smith	Case No.	
	Debtor		if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CODEBTOR CONTINGENT **MAILING ADDRESS** INCURRED AND **CLAIM** INCLUDING ZIP CODE, DISPUTED CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO.5490993420775593 Bank of America 13,800.00 4060 Ogletown/Stan Newark, DE 19713 ACCOUNT NO. 43988900 1354 4237 Bank of America 17,756.00 4060 Ogletown/Stan Newark, DE 19713 ACCOUNT NO.48623424243488 Capital One 2,625.00 PO Box 30281 Salt Lake City, UT 84130 ACCOUNT NO.54/822/14/65724/39 2,139.00 Bank One Card Serv Westerville, OH 43081 \$ 36,320.00 Subtotal▶ continuation sheets attached 5 (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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in re	Vernée Smith		Case No.
		Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.5424180641573511							
Citi PO Box 6241 Sioux Falls, SD 57117							1,319.00
ACCOUNT NO. 1977450/2200646702							
CIT Bank/DFS One Dell Way Round Rock, TX 78682							878.00
ACCOUNT NO. 64257738/9							
Kohls/Chase N56 W17000 Ridge Menomonee Fall, WI 53051							282.00
ACCOUNT NO. 1979000009545778							
Lane Bryant PO Box 182121 Columbus, OH 43218							798.00
ACCOUNT NO. 4037346022990707							
US Bank PO Box 790408 St. Louis, MO 63179							1,654.00
Sheet no. 1 of 2 continuation she to Schedule of Creditors Holding Unsecured Nonpriority Claims	æts attac	thed			Subto	otal≯	\$ 4,931.00
		(Report al	(Use only on last page of the c so on Summary of Schedules and, if appl Summary of Certain Liabili	icable on	d Schedu the Stati	stical	s

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In re	Vernée Smith		Case No.
		Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	1	OUNT OF CLAIM
ACCOUNT NO. 3017871249								
AES/MT PO Box 246 Harrisburg, PA 17101								2,800.00
ACCOUNT NO. 3017871249								
AES/MT PO Box 246 Harrisburg, PA 17101								2,793.00
ACCOUNT NO. 3017871249								
AES/PHEAA KE PO Box 246 Harrisburg, PA 17101								1,768.00
ACCOUNT NO. 3017871249								
AES/PHEAA KE PO Box 246 Harrisburg, PA 17101								1,651.00
ACCOUNT NO. 3017871249								
AES/PHEAA KE PO Box 246 Harrisburg, PA 17101				:				129.00
Sheet no. 2 of 2 continuation she to Schedule of Creditors Holding Unsecured Nonpriority Claims	ects attac	shed			Subto	otal➤	\$	9,141.00
		(Report al:	(Use only on last page of the c so on Summary of Schedules and, if appli Summary of Certain Liabili	cable on	d Schedu the Stati	stical	\$	50,392.00

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B 6G (Official Form 6G) (12/07)

In re_	Vernée Smith	Case No.	
	Debtor	(if known)	_

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Ted Walker, Landord 5006 N. Winchester Ave, #3 Chicago, IL 60640	Unexpired lease of a residential property. I am the co- lessee of this lease. This is my home.
Charles Isbell, JR, Co-lessee 5854 N. Kenmore Ave., #4B Chicago, IL 60660	I share this lease with Mr. Isbell.

Debtor			(if known)
In re Vernée Smith	······································	Case No.	
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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

IJ.	C'L1-	والمناك		_ 1	codebtors.
	Спеск	unis no	х и аеви	r nas no	codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
•	

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In	ге	<u>Vemée</u>	Smith

Case No. (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE					
Single	RELATIONSHIP(S):				AGE(S):	
Employment:	DEBTOR			SPOU	USE	
Occupation Tour	Guide					
Name of Employer	Chiongo Trolloy Co /Coach UCA					
How long employed	Since April 21, 2009	 -				
615 West 41st 8	Street, Chicago, IL 60609					
ICOME: (Estimate o	of average or projected monthly income at time	DEBTO)R	SPOUSE		
case f	iled)	_	. =			
Monthly gross was	ges, salary, and commissions	s	1,760.00	\$		
(Prorate if not pa		\$	0.00	•		
Estimate monthly of		Ψ	0.00	Φ		
SUBTOTAL		s	1,760.00	S		
LESS PAYROLL	NEDI CTIONE	<u> </u>	1,7 00.00	<u> </u>		
a. Payroll taxes an		c	352.00	•		
b. Insurance	a social security	<u>;</u>	0.00	<u> </u>	····	
c. Union dues		\$	0.00	\$		
d. Other (Specify)	:	\$	0.00	\$		
SUBTOTAL OF P.	AYROLL DEDUCTIONS	<u></u>	352.00	\$		
TOTAL NET MON	NTHLY TAKE HOME PAY	s	1,408.00	\$		
Regular income fro	nn operation of business or profession or farm	S	0.00	s		
(Attach detailed s	statement)					
Income from real p		<u>s</u>	0.00	\$		
Interest and divider		2	0.00	<u> </u>		
. Anmony, mainten	ance or support payments payable to the debtor for	\$	0.00	\$		
	or that of dependents listed above government assistance					
(Specify):	go . viimioni uprisuuree	c	0.00	•		
Pension or retirem	ent income	<u>s</u>		a		
Other monthly inc	ome	2	0.00	2		
(Specify) Proje	ected estimatd tips	\$	150.00	s		
SUBTOTAL OF I	LINES 7 THROUGH 13	s	150.00	s		
. AVERAGE MON	THLY INCOME (Add amounts on lines 6 and 14)	s	1,558.00	\$		
. COMBINED AVE	ERAGE MONTHLY INCOME: (Combine column		s	1,558.00		
als from line 15)		on Statist	tical Summary o	f Certain Liabi	and, if applicable, ilities and Related Data	
Numbers given	ase or decrease in income reasonably anticipated to are based on a 40 hour work week and a leek thus resulting in more or less pay.	occur wit 4 week	thin the year foll work month;	owing the filin my schedul	g of this document: e may vary	

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In re,	Case No.
Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is file	ed and debtor's spo	ouse maintains a separate household. Complete a separate schedule of exp	enditures labeled	"Spouse."
L. Rent or home mortgage payment (include lot	t rented for mobile	home)	s	475.00
a. Are real estate taxes included?	Yes	/	*	
b. Is property insurance included?	Yes			
2. Utilities: a. Electricity and heating fuel			•	70.00
b. Water and sewer			\$	0.00
c. Telephone			s	0.00
d. Other Cell Phone Servi	ice		\$	56.00
3. Home maintenance (repairs and upkeep)			s	10.00
4. Food			\$	150.00
5. Clothing			\$	50.00
6. Laundry and dry cleaning			\$	10.00
7. Medical and dental expenses			\$	150.00
8. Transportation (not including car payments)			\$	86.00
9. Recreation, clubs and entertainment, newspap	pers, magazines, et	\mathbf{x} .	\$	0.00
10.Charitable contributions			\$	0.00
11. Insurance (not deducted from wages or inclu	ided in home mortg	gage payments)		
a. Homeowner's or renter's	_		\$	0.00
b. Life			\$	0.00
c. Health			\$	375.00
d. Auto			\$	0.00
e. Other			\$	0.00
12. Taxes (not deducted from wages or included (Specify)	in home mortgage	e payments)	*	0.00
13. Installment payments: (In chapter 11, 12, an			*	
a. Auto			\$	0.00
b. Other			\$	0.00
c. Other			*	0.00
14. Alimony, maintenance, and support paid to o	others		\$	0.00
15. Payments for support of additional depender		ur home	\$	0.00
16. Regular expenses from operation of business			\$	0.00
17. Other Internet		,	\$	66.00
18. AVERAGE MONTHLY EXPENSES (Total if applicable, on the Statistical Summary of C	l lines I-17. Report Certain Liabilities a	t also on Summary of Schedules and, and Related Data.)	<u>s</u>	1,498.00
		nticipated to occur within the year following the filing of this document:		
		surance and internet options that coast less.		
20. STATEMENT OF MONTHLY NET INCOM	ME			
a. Average monthly income from Line 15 of	Schedule I		\$	1,558.00
b. Average monthly expenses from Line 18	above		\$	1,498.00
c. Monthly net income (a. minus b.)			\$	60.00

- B6	Case Declaration (Official	09-13	3903	Doc	•
***			Decide and only	(12/4/)	

Document

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In re Vernée Smith

Case No. ____

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

ny knowledge, information, and belief.	
Date $\frac{4-20-09}{}$	Signature: Unil Mulh
	Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATU	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
ie depror with a copy or this document and the notices and romulgated pursuant to 11 U.S.C. § 110(h) setting a maxir	ptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provid information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been mum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum for or accepting any fee from the debtor, as required by that section.
rinted or Typed Name and Title, if any, Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
the bankruptcy petition preparer is not an individual, stat ho signs this document.	te the name, title (if any), address, and social security number of the officer, principal, responsible person, or partne
idress	
ignature of Bankruptcy Petition Preparer	Date
amon and Social Sometic members of all advantages of	
	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
nuce man one person preparea mis aocument, anach ada	ditional signed sheets conforming to the appropriate Official Form for each person.
vankruptcy petition preparer's failure to comply with the provi U.S.C. § 156.	issons of tale 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENAL	LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
rtnership] of the	e president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have f sheets (Total shown on summary page plus I), and that they are true and correct to the best of my
ownedge, memanang and oction.	
de	Signature:
	Signature: [Print or type name of individual signing on behalf of debtor.]

B 7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

_	Vernée Smith	, Case No.
	Debtor	(if known)
	ST	ATEMENT OF FINANCIAL AFFAIRS
iforn led. iould ffairs hild's	ormation for both spouses is con ation for both spouses whether of An individual debtor engaged in provide the information request To indicate payments, transfer	leted by every debtor. Spouses filing a joint petition may file a single statement on which nbined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish or not a joint petition is filed, unless the spouses are separated and a joint petition is not business as a sole proprietor, partner, family farmer, or self-employed professional, and on this statement concerning all such activities as well as the individual's personal is and the like to minor children, state the child's initials and the name and address of the 3., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C.
iditic	omplete Questions 19 - 25. If the	mpleted by all debtors. Debtors that are or have been in business, as defined below, also ne answer to an applicable question is "None," mark the box labeled "None." If wer to any question, use and attach a separate sheet properly identified with the case name or of the question.
		DEFINITIONS
lf-en gage uploy eir re perce	uployed full-time or part-time. As in a trade, business, or other actiment. "Insider." The term "insider' latives; corporations of which the	orporation; a partner, other than a limited partner, of a partnership; a sole proprietor or an individual debtor also may be "in business" for the purpose of this form if the debtor ctivity, other than as an employee, to supplement income from the debtor's primary includes but is not limited to: relatives of the debtor; general partners of the debtor and the debtor is an officer, director, or person in control; officers, directors, and any owner of the debtor. 11 U.S.C. § 101.
Ju-1.		
	1. Income from employme	ent or operation of business
ове]	State the gross amount of ince the debtor's business, includir beginning of this calendar yes two years immediately prece the basis of a fiscal rather that of the debtor's fiscal year.) If	ome the debtor has received from employment, trade, or profession, or from operation of ag part-time activities either as an employee or in independent trade or business, from the art to the date this case was commenced. State also the gross amounts received during the ding this calendar year. (A debtor that maintains, or has maintained, financial records on a calendar year may report fiscal year income. Identify the beginning and ending dates a joint petition is filed, state income for each spouse separately. (Married debtors filing must state income of both spouses whether or not a joint petition is filed, unless the
	State the gross amount of ince the debtor's business, includir beginning of this calendar yet two years immediately prece the basis of a fiscal rather that of the debtor's fiscal year.) If under chapter 12 or chapter 1	ome the debtor has received from employment, trade, or profession, or from operation of ag part-time activities either as an employee or in independent trade or business, from the art to the date this case was commenced. State also the gross amounts received during the ding this calendar year. (A debtor that maintains, or has maintained, financial records on a calendar year may report fiscal year income. Identify the beginning and ending dates a joint petition is filed, state income for each spouse separately. (Married debtors filing must state income of both spouses whether or not a joint petition is filed, unless the
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Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Payments to creditors

Complete a. or b., as appropriate, and c.

None \mathbf{Z}

Name

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

AMOUNT

AMOUNT STILL OWING 2

PAYMENTS

PAID

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS **AMOUNT** STILL OWING

3

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

 ∇

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

5

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Cricket Debt Counseling 10121 S.E. Sannyside, RD, STE 300

4-15-09

\$36.00

Clackamas OR 97015

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND

DATE

VALUE RECEIVED

 \mathbf{V}

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

v

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Washington Mutual 1301 Second Ave Savings 3821

12/18/08

Seattle, WA 98101

6

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT

SETOFF

OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

5630 N. Sheridan RD, #823

Vernée Smith

Chicago, IL 60660

6161 N. Winthrop, #511 Chicago, IL 60660

Vernée Smith

06/06 - 11/07

29 Taylor St. Pgh, PA15205

Vernée Smith 08/97-06/06

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be fiable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

7

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing

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executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO.

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

8

(ITIN)/ COMPLETE EIN

K)

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None Z a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

possession of the re not available, explain.
5S
ie agencies, to whom a commencement of this case
TE ISSUED
n who supervised the
LLAR AMOUNT INVENTORY exify cost, market or other s)
e inventories reported ME AND ADDRESSES CUSTODIAN NVENTORY RECORDS
of each member of the
GE OF INTEREST
d each stockholder who y securities of the
D PERCENTAGE K OWNERSHIP
t